

County 024

PARCEL ID: 32-02-013.00.000

TAX YEAR: 2006

ALTERNATE ID:

VERSION: 3

Spec Flag

UPDATED: 3 DMILLER on 01/27/2006 09:25 am

CUR: Y

RUGGLES JOANN &amp; THOMAS E

Bill to:

PRIM

PRIMARY

474 KLINGER HILL RD

Bankruptcy File

Date	Type	Amount	Interest	Fees/Other	Total
2004	PRIM	.00	.00	.00	.00
2005	PRIM	.00	.00	.00	.00
		.00	.00	.00	.00

06/13/2006

06/01/2006

WAS PAID 6/13/06  
By BUD MYERS

# SHERIFF'S SALE

## Distribution Sheet

Beneficial Consumer Discount Company  
d/b/a Beneficial Mortgage Company of Pennsylvania 295-2006 JD vs. Thomas E. & Joann Ruggles  
NO. 65-2006 ED DATE OF SALE: July 12, 2006 at 11:30 am

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) July 12, 2006 and (time) 11:30 am, of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to Buddy & Gloria Myers for the price or sum of \$37,812.70 (Thirty Seven Thousand Eight Hundred Twelve 70/100) Dollars. Buddy & Gloria Myers being the highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price .....	\$ 36,000.00	
Poundage .....	720.00	
Transfer Taxes .....	1,092.70	
Total Needed to Purchase .....		\$ 37,812.70
Amount Paid Down .....		4,000.00
Balance Needed to Purchase .....		33,812.70

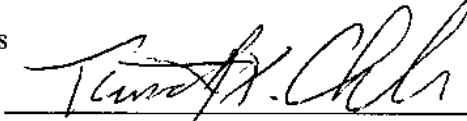
### EXPENSES:

Columbia County Sheriff - Costs .....	\$ 533.50	
Poundage .....	720.00	\$ 1,253.50
Newspaper .....		880.00
Printing .....		-0-
Solicitor .....		75.00
Columbia County Prothonotary .....		10.00
Columbia County Recorder of Deeds - Deed copy work		44.50
Realty transfer taxes		546.35
State stamps		546.35
Tax Collector ( Shirley Lockard-Sugarloaf Twp. Tax Coll. )		194.70
Columbia County Tax Assessment Office .....		2,148.08
State Treasurer .....		180.00
Other: Web Posting		150.00
Lien Search Certificate		250.00
Notary		15.00
<b>TOTAL EXPENSES:</b>		<b>\$ 6,293.48</b>

Total Needed to Purchase	\$ 37,812.70
Less Expenses	6,293.48
Net to First Lien Holder	31,519.22
Plus Deposit	2,000.00
Total to First Lien Holder	\$ 33,519.22

Sheriff's Office, Bloomsburg, Pa.  
July 24, 2006

So answers



Sheriff

# SHERIFF'S SALE COST SHEET

Bonfield Corp. et al. vs. Thomas & Stann Aryles  
 NO. 65-06 ED NO. 715-06 JD DATE/TIME OF SALE 5/17/18 1130

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>275.00</u>	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$ <u>57.50</u>	
ADVERTISING SALE BILLS & COPIES	\$17.50	
ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ <u>40.00</u>	
POSTING HANDBILL	\$15.00	
CRYING/ADJOURN SALE	\$10.00	
SHERIFF'S DEED	\$35.00	
TRANSFER TAX FORM	\$25.00	
DISTRIBUTION FORM	\$25.00	
COPIES	\$ <u>2.50</u>	
NOTARY	\$ <u>15.00</u>	
TOTAL *****		\$ <u>548.50</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>280.00</u>	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>405.00</u>

PROTHONOTARY (NOTARY)	\$10.00	
RECORDER OF DEEDS	\$ <u>41.50</u>	
TOTAL *****		\$ <u>51.50</u>

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$ <u>194.70</u>	
SCHOOL DIST. 20	\$	
DELINQUENT 20	\$ <u>2143.08</u>	
TOTAL *****		\$ <u>2337.78</u>

MUNICIPAL FEES DUE:		
SEWER 20	\$	
WATER 20	\$	
TOTAL *****		\$ <u>0-</u>

SURCHARGE FEE (DSTE)	\$ <u>180.00</u>	
MISC. _____	\$	
_____	\$	
TOTAL *****		\$ <u>0-</u>

TOTAL COSTS (OPENING BID) \$ 5730.78

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

Bonifant/Cons. On L. vs Thomas & Jeanne Hughes

NO. 68-06 ED NO. 215-06 JD

DATE/TIME OF SALE: 3.12.12 1130

BID PRICE (INCLUDES COST) \$ 3600.00

POUNDAGE - 2% OF BID \$ 720.00

TRANSFER TAX - 2% OF FAIR MKT \$ 1092.70

MISC. COSTS \$ \_\_\_\_\_

TOTAL AMOUNT NEEDED TO PURCHASE \$ 37812.70

PURCHASER(S): Buddy & Gloria Myers

ADDRESS: 1426 CHERRY RD WATERLOO, MO 64601

NAMES(S) ON DEED: \_\_\_\_\_

PURCHASER(S) SIGNATURE(S): Buddy Myers

Gloria Myers

TOTAL DUE: \$ 37812.70

LESS DEPOSIT: \$ \_\_\_\_\_

DOWN PAYMENT: \$ 4000.00 Cash

TOTAL DUE IN 8 DAYS \$ 33812.70

Send ~~Not~~ <sup>Deed</sup> Certified

OFFICIAL CHECK

NOTICE TO CUSTOMERS

THE PURCHASE OF AN INDEMNITY BOND WILL BE REQUIRED  
BEFORE THIS CHECK WILL BE REPLACED OR REFUNDED IN THE  
EVENT IT IS LOST, MISPLACED, STOLEN OR DESTROYED.

Commerce  
Bank

385 WHITE HORSE PIKE  
ATCO, NJ 08004

028-32879

55-186812

7/18/2006

PAY TO THE ORDER OF  
COLUMBIA COUNTY SHERIFF OFFICE

\$23,812.70

Twenty Three Thousand Eight Hundred Twelve Dollars AND 70 Cents

DOLLARS

THE SUM 23,812.00 DOLLARS

VALID FOR 3 YEARS ONLY

RE: FOR LAND

*Maxwell*

⑈02832879⑈ ⑈031201360⑈ 90 0140 5⑈

7-11-06 \$10,000 Cash

# SHERIFF'S SALE

## Distribution Sheet

VS. \_\_\_\_\_

NO. \_\_\_\_\_ JD

DATE OF SALE: \_\_\_\_\_

NO. \_\_\_\_\_ ED

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) July 12 and (time) 11:30, of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to 117000 for the price or sum of 37812.70 Dollars.

being the

highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price .....	\$	<u>36000.00</u>		
Poundage .....		<u>720.00</u>		
Transfer Taxes .....		<u>1092.70</u>		
Total Needed to Purchase .....	\$		<u>37812.70</u>	
Amount Paid Down .....			<u>4800.00</u>	
Balance Needed to Purchase .....			<u>33812.70</u>	

**EXPENSES:**

Columbia County Sheriff - Costs .....	\$	<u>533.50</u>		
Poundage .....		<u>720.00</u>		
Newspaper .....			<u>1253.50</u>	
Printing .....			<u>880.00</u>	
Solicitor .....			<u>75.00</u>	
Columbia County Prothonotary .....			<u>10.00</u>	
Columbia County Recorder of Deeds -			<u>74.50</u>	
Deed copy work			<u>546.35</u>	
Realty transfer taxes			<u>546.35</u>	
State stamps			<u>194.70</u>	
Tax Collector (			<u>2148.08</u>	
Columbia County Tax Assessment Office .....			<u>180.00</u>	
State Treasurer .....			<u>1500.00</u>	
Other: <u>web phone</u>			<u>200.00</u>	
<u>1000.00</u>			<u>15.00</u>	
<u>1000.00</u>			<u>6293.48</u>	
<b>TOTAL EXPENSES:</b>	\$			

Total Needed to Purchase	\$	<u>37812.70</u>		
Less Expenses		<u>6293.48</u>		
Net to First Lien Holder		<u>31519.22</u>		
Plus Deposit		<u>2000.00</u>		
Total to First Lien Holder	\$		<u>33519.22</u>	

Sheriff's Office, Bloomsburg, Pa. }

So answers

\_\_\_\_\_  
Sheriff

**TAX CLAIM BUREAU OF COLUMBIA**  
**BLOOMSBURG PA 17815**

02 -013-00,000  
 ITON AREA SCHOOL DISTRICT  
 SARLOAF TWP  
 O MYERS  
 GILES JOANN & THOMAS E  
 KLINGER HILL RD  
 TON PA 17814

<b>RECEIPT NO:</b>	<b>21833</b>
<b>DATE:</b>	13-JUN-06
<b>PAID:</b>	\$1,086.01

DATE 6/13/2006

claim thereon has been heretofore given  
 This sale will be final divesting your title  
 property.

ONLY

PROXIMATE UPSET SALE PRICE

\$ 2,230.75

**REAL ESTATE TAXES**

	PENALTY	INTEREST	LIEN	NOTICE	OTHER	TOTAL
0	10.22	14.28	15.00	85.00	0.00	226.70
4	4.72	6.63				58.59
5	64.56	90.61				800.72
9	79.50	111.52	15.00	85.00	0.00	1,086.01

id until accepted by Drawee Bank

bu.

RETURN THIS NOTICE WITH CHECK

can be stopped by payment  
 earliest year's tax plus cost. See  
 all Tax Claim Bureau. Phone:  
 389-5648

r municipal claims against such properties.  
 ty of the provisions of the Act of 1947, P.L.  
 Columbia County Courthouse, P.O. Box 380,

000

ting unpaid taxes, municipal claims and all  
 above approximately set forth.

thereof or any lien creditors of the  
 AU to pay the taxes and costs owing

**TAX CLAIM BUREAU OF COLUMBIA**  
**BLOOMSBURG PA 17815**

13-00,000  
 AREA SCHOOL DISTRICT  
 OAF TWP  
 RS  
 S JOANN & THOMAS E  
 GER HILL RD  
 PA 17814

**RECEIPT NO:** 21833  
**DATE:** 13-JUN-06  
**PAID:** \$983.71

DATE 6/13/2006

claim thereon has been heretofore given  
 This sale will be final divesting your title  
 property.

R ONLY

**ROXIMATE UPSET SALE PRICE**

\$ 2,284.75

**REAL ESTATE TAXES**

PENALTY	INTEREST	LIEN	NOTICE	OTHER	TOTAL
11.01	4.50	15.00	30.00	0.00	170.59
6.69	2.75				76.36
64.56	26.65				736.76
82.26	33.90	15.00	30.00	0.00	983.71

accepted by Drawee Bank

can be stopped by payment  
 earliest year's tax plus cost. See  
 call Tax Claim Bureau. Phone:  
 389-5648

or municipal claims against such properties.  
 nity of the provisions of the Act of 1947, P.L.  
 ie Columbia County Courthouse, P.O. Box 380,

2006

ecting unpaid taxes, municipal claims and all  
 in above approximately set forth.

er thereof or any lien creditors of the  
 EAU to pay the taxes and costs owing



STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

Brandon R. Eyerly, Publisher being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice June 21, 28 and July 5, 2006 as printed and published; that the affiant is one of the officers or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Sworn and subscribed to before me this 6th day of July 2006

(Notary Public)

My commission expires Commonwealth Of Pennsylvania

Notarial Seal

Dennis L. Ashenfelter, Notary Public  
Scott Twp., Columbia County  
My Commission Expires July 3, 2007

Member, Pennsylvania Association Of Notaries

And now, ....., 20....., I hereby certify that the advertising and publication charges amounting to \$.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Commonwealth of PA-Inheritance  
1400 Spring Garden St.  
Philadelphia, PA 19120

1. Article Addressed to:

☒ Agent  
☐ Addressee

B. Received by (Printed Name) *James J. Montano*

C. Date of Delivery ☐ Yes ☐ No

D. Is delivery address different from item 1? ☐ Yes ☐ No

If YES, enter delivery address below:

Complete items 1, 2, and 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:

Benjamin Consumer Dis. Co.\*  
961 Keigel Drive  
Elmhurst, IL 60126

A. Signature *KEN. W. CHAI ET*

B. Received by (Printed Name) *KEN. W. CHAI ET*

C. Date of Delivery *APR 27 2006*

D. Is delivery address different from item 1? ☐ Yes ☐ No

If YES, enter delivery address below:

3. Service Type

☒ Certified Mail  
☐ Registered  
☐ Insured Mail  
☐ Express Mail  
☐ Return Receipt for Merchandise  
☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

3. Service Type

☒ Certified Mail  
☐ Registered  
☐ Insured Mail  
☐ Express Mail  
☐ Return Receipt for Merchandise  
☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label)  
PS Form 3811, February 2004  
Domestic Return Receipt  
102595-02-M-1540

2. Article Number (Transfer from service label)  
PS Form 3811, February 2004  
Domestic Return Receipt  
102595-02-M-1540

1. Article Addressed to:

Complete items 1, 2, and 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE  
BUREAU OF COMPLIANCE  
CLEARANCE SUPPORT SECTION  
DEPARTMENT 281230  
HARRISBURG, PA 17128-1230

2. Article Number (Transfer from service label)  
PS Form 3811, February 2004  
Domestic Return Receipt  
102595-02-M-1540

1. Article Addressed to:

Complete items 1, 2, and 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Dept. of Public Welfare  
PO Box 8486  
Harrisburg, PA 17105

2. Article Number (Transfer from service label)  
PS Form 3811, February 2004  
Domestic Return Receipt  
102595-02-M-1540

1. Article Addressed to:

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Buddy & Gloria Myers  
1426 Chew Road  
Waterford, NJ 08089

2. Article Number (Transfer from service label)  
PS Form 3811, February 2004  
Domestic Return Receipt  
102595-02-M-1540

1. Article Addressed to:

Complete items 1, 2, and 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE  
BUREAU OF COMPLIANCE  
CLEARANCE SUPPORT SECTION  
DEPARTMENT 281230  
HARRISBURG, PA 17128-1230

2. Article Number (Transfer from service label)  
PS Form 3811, February 2004  
Domestic Return Receipt  
102595-02-M-1540

1. Article Addressed to:

Complete items 1, 2, and 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

James & Joyce  
PO Box 8486  
Harrisburg, PA 17105

2. Article Number (Transfer from service label)  
PS Form 3811, February 2004  
Domestic Return Receipt  
102595-02-M-1540

1. Article Addressed to:

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Edward & Mary  
1426 Chew Road  
Waterford, NJ 08089

Item 4 If Restricted Delivery is desired, Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:

INTERNAL REVENUE SERVICE  
TECHNICAL SUPPORT GROUP  
WILLIAM GREEN FEDERAL BUILDING  
600 ARCH STREET ROOM 3259  
PHILADELPHIA, PA 19106

Article Number  
(Transfer from service label)

3 Form 3811, February 2004

Domestic Return Receipt

2004 1160 0005 9399 1801

102595-02-M-1540

PS Form 3811, February 2004

(Transfer from service label)

2004 1160 0005 9399 1788

Domestic Return Receipt

102595-02-M-1

☒ Addressee  
B. Received by (Printed Name) David K. H. H. Date of Delivery APR 26 2008  
C. Date of Delivery 4/26  
D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

3. Service Type  
☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.  
4. Restricted Delivery? (Extra Fee) ☐ Yes

Item 4 If Restricted Delivery is desired, Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:

U.S. SMALL BUSINESS ADMINISTRATION  
PHILADELPHIA DISTRICT OFFICE  
ROBERT N.C. NIX FEDERAL BUILDING  
900 MARKET STREET 5TH FLOOR  
PHILADELPHIA, PA 19107

2. Article Number  
(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

2004 1160 0005 9399 1788

102595-02-M-1

☒ Addressee  
B. Received by (Printed Name) David K. H. H. Date of Delivery 4/26  
C. Date of Delivery 4/26  
D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

3. Service Type  
☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.  
4. Restricted Delivery? (Extra Fee) ☐ Yes

Internal Revenue Service  
1001 Liberty Ave.  
Pittsburgh, PA 15222

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:  
or on the front if space permits.  
■ Attach this card to the back of the mailpiece, so that we can return the card to you.  
■ Print your name and address on the reverse item 4 if Restricted Delivery is desired.  
■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.

2. Article Number  
(Transfer from service label)

2004 1160 0005 9399 1733

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February 2004

(Transfer from service label)

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:  
or on the front if space permits.  
■ Attach this card to the back of the mailpiece, so that we can return the card to you.  
■ Print your name and address on the reverse item 4 if Restricted Delivery is desired.  
■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.

2. Article Number  
(Transfer from service label)

2004 1160 0005 9399 1719

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February 2004

(Transfer from service label)

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:  
or on the front if space permits.  
■ Attach this card to the back of the mailpiece, so that we can return the card to you.  
■ Print your name and address on the reverse item 4 if Restricted Delivery is desired.  
■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.

2. Article Number  
(Transfer from service label)

2004 1160 0005 9399 1719

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February 2004

(Transfer from service label)

3. Service Type  
☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.  
4. Restricted Delivery? (Extra Fee) ☐ Yes

D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

A. Signature [Signature]  
B. Received by (Printed Name) David K. H. H.  
C. Date of Delivery 4/26  
D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

2. Article Number  
(Transfer from service label)

2004 1160 0005 9399 1733

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February 2004

(Transfer from service label)

SENDER: COMPLETE THIS SECTION ON DELIVERY

A. Signature [Signature]  
B. Received by (Printed Name) David K. H. H.  
C. Date of Delivery 4/26  
D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February 2004

(Transfer from service label)

3. Service Type  
☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.  
4. Restricted Delivery? (Extra Fee) ☐ Yes

D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

A. Signature [Signature]  
B. Received by (Printed Name) David K. H. H.  
C. Date of Delivery 4/26  
D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

SENDER: COMPLETE THIS SECTION ON DELIVERY

2. Article Number  
(Transfer from service label)

2004 1160 0005 9399 1740

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February 2004

(Transfer from service label)

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Commonwealth of PA  
PO Box 2675  
Harrisburg, PA 17105

A. Signature

☐ Agent

☐ Address

☐ Restricted Delivery

B. Received by (Printed Name)

Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

7004 1160 0005 9399 1757

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

OFFICE OF F.A.I.R.  
DEPARTMENT OF PUBLIC WELFARE  
PO BOX 8016  
HARRISBURG, PA 17105

A. Signature

☒ Agent

☐ Address

☐ Restricted Delivery

B. Received by (Printed Name)

Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

7004 1160 0005 9399 1795

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

TERRENCE J. McCABE\*\*\*  
MARC S. WEISBERG\*\*  
EDWARD D. CONWAY  
MARGARET GAIRO  
RITA C. BUSCHER\*†  
FRANK DUBIN  
MONICA G. CHRISTIL\*\*  
BRENDA L. BROGDON\*  
BETH L. THOMAS  
SEAN GARRETT\*†  
JULIE M. FIORELLO^  
SVEN E. PFAHLERT\*  
JOSEPH VACCARO\*  
MICHELE DELIBILE^

\* Licensed in PA & NJ  
\*\* Licensed in PA & NY  
\*\*\* Licensed in PA & NM  
† Licensed in PA, NJ & NY  
^ Licensed in NY & CT  
~ Licensed in NY  
! Managing Attorney for NJ  
- Managing Attorney for NY

LAW OFFICES  
**CABE, WEISBERG & CONWAY, P.C.**

SUITE 2080  
123 SOUTH BROAD STREET  
PHILADELPHIA, PA 19109  
(215) 790-1010  
FAX (215) 790-1274

SUITE 600  
216 HADDON AVENUE  
WESTMONT, NJ 08108  
(856) 858-7080  
FAX (856) 858-7020

SUITE 205  
53 WEST 36<sup>TH</sup> STREET  
NEW YORK, NY 10018  
(917) 351-1188  
FAX (917) 351-0363

JOSEPH RIGA\*  
Of Counsel

June 12, 2006

Prothonotary's Office  
Columbia County Courthouse  
Main Street, P.O. Box 380  
Bloomsburg, PA 17815

Re: Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania v.  
Thomas E. Ruggles and Joann Ruggles  
Court of Common Pleas: Columbia County: No. 2006-CV-295-MF

Dear Sir/Madame:

Enclosed please find the original and one copy of the Affidavit of Service relative to the above-captioned matter. Kindly file the original of record with the Court and return to my attention the time-stamped copy in the stamped, self-addressed envelope which is provided.

Please advise promptly if there are any problems in this regard.

Thank you for your assistance in this matter.

Sincerely,

Terrence J. McCabe, Esquire  
McCabe, Weisberg and Conway, P.C.

TJM/tt

Enclosure

cc: Office of the Sheriff/Real Estate Division

McCABE, WEISBERG AND CONWAY, P.C.

BY: TERRENCE J. McCABE, ESQUIRE

Attorney for Plaintiff

Identification Number 16496

123 South Broad Street, Suite 2080

Philadelphia, PA 19109

(215) 790-1010

Beneficial Consumer Discount Company  
d/b/a Beneficial Mortgage Company of  
Pennsylvania

V.

Thomas E. Ruggles and Joann Ruggles

COLUMBIA COUNTY  
COURT OF COMMON PLEAS

NUMBER 2006-CV-295-MF

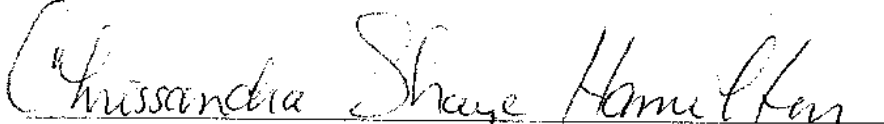
SUPPLEMENTAL AFFIDAVIT OF SERVICE

I, Terrence J. McCabe, Esquire, attorney for the Plaintiff in the within matter, hereby certify that on the 12th day of June, 2006, a true and correct copy of the Notice of Sheriff's Sale of Real Property was served on all pertinent lienholder(s) as set forth in the Affidavit Pursuant to 3129 which is attached hereto as Exhibit "A".

Copies of the letter and certificate of mailing are also attached hereto, made a part hereof and marked as Exhibit "B."

  
TERRENCE J. McCABE, ESQUIRE

SWORN TO AND SUBSCRIBED  
BEFORE ME THIS 12TH DAY  
OF JUNE, 2006.

  
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

Chrissandra Shaye Hamilton, Notary Public  
City of Philadelphia, Phila. County  
My Commission Expires January 4, 2009

**McCABE, WEISBERG AND CONWAY, P.C.**

**BY: TERRENCE J. MCCABE, ESQUIRE**

**Attorney for Plaintiff**

**Identification Number 16496**

**123 South Broad Street, Suite 2080**

**Philadelphia, PA 19109**

**(215) 790-1010**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Thomas E. Ruggles and Joann Ruggles	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-295-MF
---	---

**SUPPLEMENTAL AFFIDAVIT PURSUANT TO RULE 3129**

I, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: **RD 2 Box 283 n/k/a 474 Klinger Hill Road, Benton, PA 17814**, a copy of the description of said property is attached hereto and marked as Exhibit "A."

1. Name and address of Owner or Reputed Owner:

Name

Address

Thomas E. Ruggles

474 Klinger Hill Road,  
Benton, PA 17814,

Joann Ruggles

474 Klinger Hill Road,  
Benton, PA 17814,

**Exhibit "A"**

2. Name and address of Defendant in the judgment:

Name

Address

Thomas E. Ruggles

474 Klinger Hill Road,  
Benton, PA 17814,

Joann Ruggles

474 Klinger Hill Road,  
Benton, PA 17814

3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

Name	Address
None	

4. Name and address of the last recorded holder of every mortgage of record:

Name	Address
Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania	961 Weigel Drive, Elmhurst, IL 60126
Citifinancial, Inc.,	1115 Old Berwick Road, Bloomsburg, PA 17815
<b>Pennsylvania Housing Finance Agency</b>	<b>211 N. Front Street Harrisburg, PA 17101</b>

5. Name and address of every other person who has any record lien on the property:

Name	Address
Commonwealth of PA Department of Revenue	Bureau of Compliance Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales

6. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Address
Tenants	RD 2 Box 283 n/k/a 474 Klirze Hill Road, Benton, PA 17815
Domestic Relations Columbia County	700 Sawmill Road Bloomsburg, PA 17815

**Exhibit "A"**



Commonwealth of Pennsylvania

Department of Public Welfare  
P.O. Box 2675  
Harrisburg, PA 17105

Internal Revenue Service

Federated Investors Tower  
13th Floor, Suite 1300  
1001 Liberty Avenue  
Pittsburgh, PA 15222

United States of America  
c/o U.S. Attorney's for the  
Middle District of PA

235 North Washington Street  
Scranton, PA 18503

Commonwealth of PA

Inheritance Tax Office  
1400 Spring Garden Street  
Philadelphia, PA 19130

Commonwealth of PA

Bureau of Individual Tax  
Inheritance Tax Division  
6th flr., Strawberry Square  
Dept. # 280601  
Harrisburg, PA 17128

Department of Public Welfare  
TPL Casualty Unit  
Estate Recovery Program

P.O. Box 8486  
Willow Oak Bldg.,  
Harrisburg, PA 17105

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

June 12, 2006

DATE

  
TERRENCE J. McCABE, ESQUIRE  
Attorney for Plaintiff

**Exhibit "A"**

McCABE, WEISBERG AND CONWAY, P.C.  
BY: TERRENCE J. McCABE, ESQUIRE  
Identification Number 16496  
123 South Broad Street, Suite 2080  
Philadelphia, Pennsylvania 19109  
(215) 790-1010

Attorney for Plaintiff

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Thomas E. Ruggles and Joann Ruggles	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-295-MF
---	---

DATE: June 12, 2006

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

OWNER(S): Thomas E. Ruggles and Joann Ruggles  
PROPERTY: 474 Klinger Hill Road, Benton, PA 17814  
IMPROVEMENTS: Residential Dwelling

**Exhibit "B"**

The above-captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on Wednesday, July 12, 2006 at 11:30 a.m. in the Sheriff's Office of the Columbia County Courthouse, Main Street, Bloomsburg, Pennsylvania 17815. Our records indicate that you may hold a mortgage or judgments and liens on, and/or other interests in the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

☐ COD  
☐ Delivery Confirmation  
☐ Express Mail  
☐ Insured  
☐ Registered  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation

SH Foc	RD Foc	KK Foc
-----------	-----------	-----------

[illegible]

---

---

---

[illegible]

---

[illegible][illegible]

---

[illegible]

---

[illegible]

---

[illegible]

\_\_\_\_\_

[illegible]

**6**

U

1

100

[illegible]


#### 4.2.2. Concurrently using Express Mail

1. *Insurance* for liabilities in connection with the business.

---

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 389-5625

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, COMMONWEALTH  
OF PENNSYLVANIA.

BENEFICIAL CONSUMER DIS CO

VS.

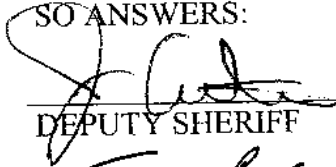
THOMAS & JOANN RUGGLES

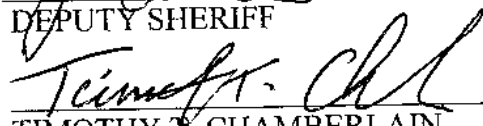
WRIT OF EXECUTION #65 OF 2006 ED

POSTING OF PROPERTY

May 31, 2006 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF THOMAS & JOANN RUGGLES AT 474 KLINGER HILL ROAD BENTON  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY  
CHIEF DEPUTY SHERIFF JAMES ARTER.

SO ANSWERS:

  
DEPUTY SHERIFF

  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 31<sup>TH</sup> DAY OF MAY 2006



COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Wendy Westover, Notary Public  
Bloomsburg, Columbia Co., PA  
My Commission Expires November 07, 2009

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 389-5625

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6380

**BENEFICIAL CONSUMER DISCOUNT  
COMPANY D/B/A BENEFICIAL MORTGAGE  
COMPANY OF PENNSYLVANIA**

**VS**

**Docket # 65ED2006**

**MORTGAGE FORECLOSURE**

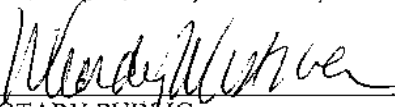
**THOMAS E. RUGGLES  
JOANN RUGGLES**

**AFFIDAVIT OF SERVICE**

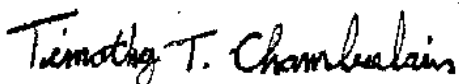
NOW, THIS THURSDAY, APRIL 27, 2006, AT 7:05 AM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON JOANN RUGGLES AT 474 KLINGER HILL ROAD, BENTON BY HANDING TO THOMAS RUGGLES, HUSBAND, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS THURSDAY, APRIL 27, 2006

  
\_\_\_\_\_  
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Wendy Westover, Notary Public  
Bloomsburg, Columbia Co., PA  
My Commission Expires November 07, 2009

  
X  
\_\_\_\_\_  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

  
X  
\_\_\_\_\_  
J. CARTER  
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 389-5625

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

BENEFICIAL CONSUMER DISCOUNT  
COMPANY D/B/A BENEFICIAL MORTGAGE  
COMPANY OF PENNSYLVANIA

VS

Docket # 65ED2006

MORTGAGE FORECLOSURE

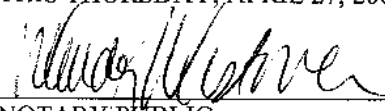
THOMAS E. RUGGLES  
JOANN RUGGLES

AFFIDAVIT OF SERVICE

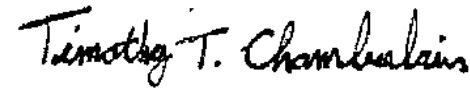
NOW, THIS THURSDAY, APRIL 27, 2006, AT 7:05 AM, SERVED THE WITHIN MORTGAGE  
FORECLOSURE UPON THOMAS RUGGLES AT 474 KLINGER HILL ROAD, BENTON BY  
HANDING TO THOMAS RUGGLES, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT  
AND MADE KNOWN TO THEM THE CONTENTS THEREOF.


SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS THURSDAY, APRIL 27, 2006

  
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Wendy Westover, Notary Public  
Bloomsburg, Columbia Co., PA  
My Commission Expires November 07, 2009

  
X  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

  
X  
J. CARTER  
DEPUTY SHERIFF

**McCABE, WEISBERG & CONWAY P.C.**

TERRENCE J. McCABE\*\*\*  
 MARC S. WEISBERG\*\*  
 EDWARD D. CONWAY  
 MARGARET GAIRO  
 RITA C. BUSCHER\*†  
 FRANK DUBIN  
 MONICA G. CHRISTIE +†  
 BRENDA L. BROGDON\*  
 BETH L. THOMAS  
 SEAN GARRETT\*\*  
 JULIE M. FIORELLO^  
 SVEN E. PFAHLERT\*  
 JOSEPH VACCARO\*  
 MICHELE DELILLE^

SUITE 2080  
 123 SOUTH BROAD STREET  
 PHILADELPHIA, PA 19109  
 (215) 790-1010  
 FAX (215) 790-1274

SUITE 600  
 216 HADDON AVENUE  
 WESTMONT, NJ 08108  
 (856) 858-7080  
 FAX (856) 858-7020

SUITE 205  
 53 WEST 36<sup>TH</sup> STREET  
 NEW YORK, NY 10018  
 (917) 351-1188  
 FAX (917) 351-0363

JOSEPH F. RIGA\*  
Of Counsel

- Licensed in PA & NJ  
 \*\* Licensed in PA & NY  
 \*+ Licensed in PA & NM  
 \*\*\* Licensed in PA, NJ & NY  
 † Licensed in NY & CT  
 ^ Licensed in NY  
 \* Managing Attorney for NJ  
 + Managing Attorney for NY

May 19, 2006

Prothonotary's Office  
 Columbia County Courthouse  
 Main Street  
 P.O. Box 380  
 Bloomsburg, PA 17818

Re: Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania v. Thomas E. Ruggles and Joann Ruggles  
 Court of Common Pleas: Columbia County: No. 2006-CV-295-MF

Dear Sir/Madame:

Enclosed please find the original and one copy of the Affidavit of Service relative to the above-captioned matter. Kindly file the original of record with the Court and return to my attention the time-stamped copy in the stamped, self-addressed envelope which is provided.

Please advise promptly if there are any problems in this regard.

Thank you for your assistance in this matter.

Sincerely,



Terrence J. McCabe, Esquire  
 McCabe, Weisberg and Conway, P.C.

TJM/tt

Enclosure

cc: Office of the Sheriff/Real Estate Division

McCABE, WEISBERG AND CONWAY, P.C.  
BY: TERRENCE J. McCABE, ESQUIRE  
Identification Number 16496  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790-1010

Attorney for Plaintiff

Beneficial Consumer Discount Company  
d/b/a Beneficial Mortgage Company of  
Pennsylvania  
V.  
Thomas E. Ruggles and Joann Ruggles

COLUMBIA COUNTY  
COURT OF COMMON PLEAS  
  
NUMBER 2006-CV-295-MF

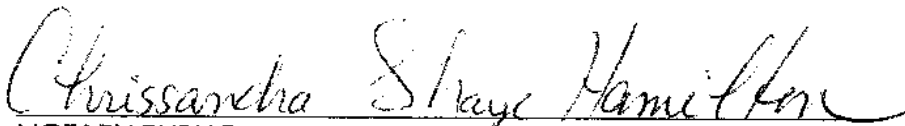
AFFIDAVIT OF SERVICE

I, Terrence J. McCabe, Esquire, attorney for the Plaintiff in the within  
matter, hereby certify that on the 17th day of May, 2006 , a true and correct copy of  
the Notice of Sheriff's Sale of Real Property was served on all pertinent lienholder(s) as  
set forth in the Affidavit Pursuant to 3129 which is attached hereto as Exhibit "A".

Copies of the letter and certificate of mailing are also attached hereto, made a  
part hereof and marked as Exhibit "B."

  
TERRENCE J. McCABE, ESQUIRE

SWORN TO AND SUBSCRIBED  
BEFORE ME THIS 17TH DAY  
OF MAY, 2006.

  
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

Chrissandra Shaye Hamilton, Notary Public  
City of Philadelphia, Phila. County  
My Commission Expires January 4, 2009



McCABE, WEISBERG AND CONWAY, P.C.  
BY: TERRENCE J. McCABE, ESQUIRE  
Identification Number 16496  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790-1010

Attorney for Plaintiff

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Thomas E. Ruggles and Joann Ruggles	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-295-MF
---	---

AFFIDAVIT PURSUANT TO RULE 3129

I, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 474 Klinger Hill Road, Benton, PA 17814 a copy of the description of said property is attached hereto and marked Exhibit "A."

1. Name and address of Owner(s) or Reported Owner(s).

Thomas E. Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

Joann Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

2. Name and address of Defendant(s) in the judgment:

Thomas E. Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

Joann Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

Exhibit "A"

3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

None Known

4. Name and address of the last recorded holder of every mortgage of record:

Beneficial Consumer Discount Company  
d/b/a Beneficial Mortgage Company of Pennsylvania  
961 Welgel Drive,  
Elmhurst, IL 60126

Citifinancial, Inc.,  
1115 Old Berwick Road,  
Bloomsburg, PA 17815

5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:

Name

Address

Commonwealth of PA  
Department of Revenue

Bureau of Compliance "A"  
Clearance Support  
Department 181230  
Harrisburg, PA 17128-1230  
Attn: Sheriff's Sales

6. Name and address of every other person of whom the Plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name

Address

Tenant(s)/Occupant(s)

474 Klinger Hill Road,  
Benton, PA 17814

Domestic Relations

Columbia County  
700 Sawmill Road  
Bloomsburg, PA 17815

Commonwealth of Pennsylvania,

Department of Welfare,  
P.O. Box 2675,  
Harrisburg, PA 17105.

Internal Revenue Service  
Federated Investors Tower

13th Floor, Suite 1300  
1001 Liberty Avenue  
Pittsburgh, PA 15222

United States of America  
c/o U.S. Attorney's for the  
Middle District of PA

235 North Washington Street  
Scranton, PA 18503

Commonwealth of PA  
Inheritance Tax Office

1400 Spring Garden Street  
Philadelphia, PA 19130

Commonwealth of PA  
Bureau of Individual Tax  
Inheritance Tax Division

6th flr., Strawberry Square  
Dept. # 280601  
Harrisburg, PA 17128

Department of Public Welfare  
TPL Casualty Unit Estate  
Recovery Program

P.O. Box 8486  
Willow Oak Bldg.,  
Harrisburg, PA 17105

**Exhibit "A"**

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

May 17, 2006

\_\_\_\_\_  
DATE

  
\_\_\_\_\_  
TERRENCE J. McCABE, ESQUIRE  
Attorney for Plaintiff

McCABE, WEISBERG AND CONWAY, P.C.

BY: TERRENCE J. McCABE, ESQUIRE

Attorney for Plaintiff

Identification Number 16496

123 South Broad Street, Suite 2080

Philadelphia, Pennsylvania 19109

(215) 790-1010

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Thomas E. Ruggles and Joann Ruggles	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-295-MF
---	---

DATE: May 17, 2006

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

OWNER(S): Thomas E. Ruggles and Joann Ruggles

PROPERTY: 474 Klinger Hill Road, Benton, PA 17814


IMPROVEMENTS: Residential Dwelling

Exhibit "B"

The above-captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on Wednesday, July 12, 2006 at 11:30 a.m. in the Sheriff's Office of the Columbia County Courthouse, Main Street, Bloomsburg, Pennsylvania 17815. Our records indicate that you may hold a mortgage or judgments and liens on, and/or other interests in the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.


- ☐ COD
- ☐ Delivery Confirmation
- ☐ Express Mail
- ☐ Insured
- ☐ Registered
- ☐ Return Receipt for Merchandise
- ☐ Signature Confirmation



UNITED STATES POSTAGE  
\$03.30  
MAILED FROM ZIP CODE 19103  
02 1A  
02040805770  
MA Y 17 2006

SH Fee	RD Fee	RC Fee
--------	--------	--------

Line	Article Number	Addressee Name, Street and PO Address	Payers
1	Beneficial v. Ruggles	Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania 961 Weigel Drive, Elmhurst, IL 60126	
2		Citifinancial, Inc., 1115 Old Berwick Road, Bloomsburg, PA 17815	
3		Commonwealth of PA Bureau of Compliance Department of Revenue Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales	
4		Tenant(s)/Occupant(s) 474 Klinger Hill Road, Benton, PA 17814	
5		Domestic Relations Columbia County 700 Sawmill Road Bloomsburg, PA 17815	
6		Commonwealth of Pennsylvania, Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.	
7		Internal Revenue Service Federated Investors Tower 13th Floor, Suite 1300 1001 Liberty Avenue Pittsburgh, PA 15222	
8		United States of America c/o U.S. Attorney's for the Middle District of PA 235 North Washington Street Scranton, PA 18503	



02 1A \$ 03.30  
0004805770 MA 117 2006  
MAILED FROM ZIP CODE 19105

Exhibit "B"



COUNTY OF COLUMBIA  
REAL ESTATE TAX LIEN CERTIFICATE

DATE: 27-APR-06

FEE: \$5.00

CERT. NO: 1954

RUGGLES JOANN & THOMAS E  
474 KLINGER HILL RD  
BENTON PA 17814

DISTRICT: SUGARLOAF TWP  
DEED 0456-0164  
LOCATION: 474 KLINGER HILL RD  
PARCEL: 32 -02 -013-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	TOTAL AMOUNT
2004	PRIM	1,017.89	19.68	115.00	1,152.57
2005	PRIM	970.15	20.36	0.00	990.51
TOTAL DUE :					\$2,143.08

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: July , 2006

THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF  
DECEMBER 31, 2005

REQUESTED BY: Timothy J. Chamberlain, Sheriff

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/24/2006

SERVICE# 1 - OF - 18 SERVICES  
DOCKET # 65ED2006

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT THOMAS E. RUGGLES  
JOANN RUGGLES

ATTORNEY FIRM McCabe, Weisberg and Conway, PC

<b>PERSON/CORP TO SERVED</b>
THOMAS RUGGLES
474 KLINGER HILL ROAD
BENTON

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON Thomas

RELATIONSHIP DEF IDENTIFICATION \_\_\_\_\_

DATE 4-27-6 TIME 6:205 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ☒ POB \_\_\_\_\_ POE \_\_\_\_\_ CCSO \_\_\_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA  
C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

4-26-6 1:25 Arter Card

DEPUTY

J. Galt

DATE 4-27-6



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/24/2006

SERVICE# 2 - OF - 18 SERVICES  
DOCKET # 65ED2006

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT THOMAS E. RUGGLES  
JOANN RUGGLES

ATTORNEY FIRM McCabe, Weisberg and Conway, PC

PERSON/CORP TO SERVED	PAPERS TO SERVED
JOANN RUGGLES	MORTGAGE FORECLOSURE
474 KLINGER HILL ROAD	
BENTON	

SERVED UPON Thomas

RELATIONSHIP Husband IDENTIFICATION \_\_\_\_\_

DATE 4-27-6 TIME 0205 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA X POB \_\_\_\_\_ POE \_\_\_\_\_ CCSO \_\_\_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA  
C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) \_\_\_\_\_

### ATTEMPTS

DATE	TIME	OFFICER	REMARKS
<u>4-26-6</u>	<u>1725</u>	<u>ARTER</u>	<u>Call</u>
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY J. Allen DATE 4-27-6

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/24/2006

SERVICE# 4 - OF - 18 SERVICES  
DOCKET # 65ED2006

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT THOMAS E. RUGGLES  
JOANN RUGGLES

ATTORNEY FIRM McCabe, Weisberg and Conway, PC

PERSON/CORP TO SERVED	PAPERS TO SERVED
CITIFINANCIAL INC.	MORTGAGE FORECLOSURE
1115 OLD BERWICK RD	
BLOOMSBURG	

SERVED UPON JESSICA F. SARGENT

RELATIONSHIP BRANCH MANAGER IDENTIFICATION \_\_\_\_\_

DATE 4-26-6 TIME 1510 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA \_\_\_\_\_ POB ☒ POE \_\_\_\_\_ CCSO \_\_\_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA \_\_\_\_\_  
C. CORPORATION MANAGING AGENT \_\_\_\_\_  
D. REGISTERED AGENT \_\_\_\_\_  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE \_\_\_\_\_

F. OTHER (SPECIFY) 910 SCOTT TOWN  
CENTER BLOOMSBURG

ATTEMPTS	DATE	TIME	OFFICER	REMARKS
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

DEPUTY J. Curto DATE 4-26-6

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/24/2006

SERVICE# 11 - OF - 18 SERVICES  
DOCKET # 65ED2006

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT THOMAS E. RUGGLES  
JOANN RUGGLES

ATTORNEY FIRM McCabe, Weisberg and Conway, PC

PERSON/CORP TO SERVED
SHIRLEY LOCKARD-TAX COLLECTOR
541 CAMP LAVIGNE ROAD
BENTON

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON Shirley

RELATIONSHIP Tax collector IDENTIFICATION \_\_\_\_\_

DATE 4-26-6 TIME 1730 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ☒ POB \_\_\_\_\_ POE \_\_\_\_\_ CCSO \_\_\_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA  
C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

J. C. [Signature]

DATE 4-26-6

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 4/24/2006

SERVICE# 12 - OF - 18 SERVICES  
DOCKET # 65ED2006

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT THOMAS E. RUGGLES  
JOANN RUGGLES

ATTORNEY FIRM McCabe, Weisberg and Conway, PC

PERSON/CORP TO SERVED	PAPERS TO SERVED
DOMESTIC RELATIONS	MORTGAGE FORECLOSURE
15 PERRY AVE.	
BLOOMSBURG	

SERVED UPON Leslie

RELATIONSHIP Cost Services IDENTIFICATION \_\_\_\_\_

DATE 4-26-6 TIME 1410 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA \_\_\_\_\_ POB ☒ POE \_\_\_\_\_ CCSO \_\_\_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA \_\_\_\_\_  
C. CORPORATION MANAGING AGENT \_\_\_\_\_  
D. REGISTERED AGENT \_\_\_\_\_  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE \_\_\_\_\_

F. OTHER (SPECIFY) \_\_\_\_\_

### ATTEMPTS

DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

J. C. [Signature]

DATE 4-26-6

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 4/24/2006

SERVICE# 15 - OF - 18 SERVICES  
DOCKET # 65ED2006

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT THOMAS E. RUGGLES  
JOANN RUGGLES

ATTORNEY FIRM McCabe, Weisberg and Conway, PC

PERSON/CORP TO SERVED	PAPERS TO SERVED
COLUMBIA COUNTY TAX CLAIM	MORTGAGE FORECLOSURE
PO BOX 380	
BLOOMSBURG	

SERVED UPON Deb Miller

RELATIONSHIP clerk IDENTIFICATION \_\_\_\_\_

DATE 4-26-06 TIME 1330 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA \_\_\_\_\_ POB ☒ POE \_\_\_\_\_ CCSO \_\_\_\_\_  
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA \_\_\_\_\_  
C. CORPORATION MANAGING AGENT \_\_\_\_\_  
D. REGISTERED AGENT \_\_\_\_\_  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE \_\_\_\_\_

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

DATE 4-26-06

# REAL ESTATE OUTLINE

ED # 65-06

DATE RECEIVED 4-24-06  
DOCKET AND INDEX 4-24-06

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓  
COPY OF DESCRIPTION ✓  
WHEREABOUTS OF LKA ✓  
NON-MILITARY AFFIDAVIT ✓  
NOTICES OF SHERIFF SALE ✓  
WATCHMAN RELEASE FORM ✓  
AFFIDAVIT OF LIENS LIST ✓  
CHECK FOR \$~~1,350.00~~ OR 2000.00 ✓ CK# 29518  
**\*\*IF ANY OF ABOVE IS MISSING DO NOT PROCEED\*\***

SALE DATE July 2, 06 TIME 11:30  
POSTING DATE June 8, 06  
ADV. DATES FOR NEWSPAPER  
1<sup>ST</sup> WEEK June 21  
2<sup>ND</sup> WEEK 28  
3<sup>RD</sup> WEEK July 5, 06

# SHERIFF'S SALE

WEDNESDAY JULY 12, 2006 AT 11:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 65 OF 2006 ED AND CIVIL WRIT NO. 295 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THOSE two tracts of land situate in the Township of Sugarloaf, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

**TRACT NO. 1**

BEGINNING at a stone adjoining land of John Kile, deceased; Thence along the public road North 55 degrees East 7.3 perches to a stone; Thence by land of C. M. Laubach South 3 degrees West 9.9 perches to a stone; Thence by land formerly of John Kile, 87 degrees 12 feet West 4.7 perches to a stone; Thence by land formerly of John W. Kile North 8 degrees West 6 perches to a stone, the place of BEGINNING. Containing 42 and 1/2 perches of land, be the same more or less.

**TRACT NO. 2**

BOUNDED on the North by land of Edward L. Myers deceased, and Amanda Myers, his wife, deceased; on the South by land of Silos R. Fritz and Sarah P. Fritz; and being 120 feet and on the West by land of the said Silos R. Fritz and Sarah P. Fritz, and being 54 feet. It being a triangular piece of land and being part of the Silos Fritz farm. A dwelling house and additional improvements are erected thereon.

**DESCRIPTION II**

ALL THAT CERTAIN parcel of land located in Sugarloaf Township, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at an iron stake located at the corner of the lot of Edward Myers; thence East 92 feet along the land of Edward Myers to an iron stake; thence along the land of Darold Myers and his wife Dawn Myers, 223 feet South twenty-six feet past an oak tree to an iron stake; thence 94 feet west along the fence of Silos and Sarah Fritz, to an iron post; thence 236 feet to the point of beginning.

**DESCRIPTION III.**

ALL THAT CERTAIN piece or parcel of land situate in the Township of Sugarloaf, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point in the center of the public road from Laubach's store over Klinger Hill. This lot extends 90 feet South along the lands of Harry Kocher to a corner; Thence West of North along lands of Silas Fritz and Sarah Fritz, his wife, 132 feet to a point in the center of the above mentioned road; Thence East along the public road a distance of 136 feet to the place of BEGINNING.

BEING KNOWN AS: 474 Klinger Hill Road, Benton, PA 17814

**TERMS OF SALE**

**MINIMUM PAYMENT AT TIME OF SALE:** The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

**REMAINING BALANCE OF BID PRICE:** Any remaining amount of the bid price is to be paid within (8) days after the sale is cash, certified check or cashier's check.

**IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.**

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney  
Terrence J. McCabe  
123 South Broad Street  
Philadelphia, PA 19109

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

# SHERIFF'S SALE

WEDNESDAY JULY 12, 2006 AT 11:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 65 OF 2006 ED AND CIVIL WRIT NO. 295 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THOSE two tracts of land situate in the Township of Sugarloaf, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

**TRACT NO. 1**

BEGINNING at a stone adjoining land of John Kile, deceased; Thence along the public road North 55 degrees East 7.3 perches to a stone; Thence by land of C. M. Laubach South 3 degrees West 9.9 perches to a stone; Thence by land formerly of John Kile, 87 degrees 12 feet West 4.7 perches to a stone; Thence by land formerly of John W. Kile North 8 degrees West 6 perches to a stone, the place of BEGINNING. Containing 42 and 1/2 perches of land, be the same more or less.

**TRACT NO. 2**

BOUNDED on the North by land of Edward L. Myers deceased, and Amanda Myers, his wife, deceased; on the South by land of Silos R. Fritz and Sarah P. Fritz; and being 120 feet and on the West by land of the said Silos R. Fritz and Sarah P. Fritz, and being 54 feet. It being a triangular piece of land and being part of the Silos Fritz farm. A dwelling house and additional improvements are erected thereon.

**DESCRIPTION II**

ALL THAT CERTAIN parcel of land located in Sugarloaf Township, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at an iron stake located at the corner of the lot of Edward Myers; thence East 92 feet along the land of Edward Myers to an iron stake; thence along the land of Darold Myers and his wife Dawn Myers, 223 feet South twenty-six feet past an oak tree to an iron stake; thence 94 feet west along the fence of Silos and Sarah Fritz, to an iron post; thence 236 feet to the point of beginning.

**DESCRIPTION III.**

ALL THAT CERTAIN piece or parcel of land situate in the Township of Sugarloaf, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point in the center of the public road from Laubach's store over Klinger Hill. This lot extends 90 feet South along the lands of Harry Kocher to a corner; Thence West of North along lands of Silas Fritz and Sarah Fritz, his wife, 132 feet to a point in the center of the above mentioned road; Thence East along the public road a distance of 136 feet to the place of BEGINNING.

BEING KNOWN AS: 474 Klinger Hill Road, Benton, PA 17814

**TERMS OF SALE**

**MINIMUM PAYMENT AT TIME OF SALE:** The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

**REMAINING BALANCE OF BID PRICE:** Any remaining amount of the bid price is to be paid within (8) days after the sale is cash, certified check or cashier's check.

**IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.**

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney  
Terrence J. McCabe  
123 South Broad Street  
Philadelphia, PA 19109

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)



LAW OFFICES  
**McCABE, WEISBERG & CONWAY, P.C.**

TERRENCE J. McCABE\*\*\*  
MARC S. WEISBERG\*\*  
EDWARD D. CONWAY  
MARGARET GAIRO  
RITA C. BUSCHER\*\*  
MONICA G. CHRISTIE +†  
FRANK DUBIN  
BRENDA L. BROGDON\*  
SEAN GARRETT\*+  
JULIE M. FIORELLO^  
BETIL L. THOMAS  
LAURENCE R. CHASHIN\*  
SVEN E. PFAHLERT\*  
JOSEPH VACCARO\*  
MICHELE DELILLE^

SUITE 2080  
123 SOUTH BROAD STREET  
PHILADELPHIA, PA 19109  
(215) 790-1010  
FAX (215) 790-1274

SUITE 600  
216 HADDON AVENUE  
WESTMONT, NJ 08108  
(856) 858-7080  
FAX (856) 858-7020

SUITE 205  
53 WEST 36<sup>TH</sup> STREET  
NEW YORK, NY 10018  
(917) 351-1188  
FAX (917) 351-0363

JOSEPH F. RIGA\*  
Of Counsel

\* Licensed in PA & NJ  
\*\* Licensed in PA & NY  
\*† Licensed in PA & NM  
\*\*\* Licensed in PA, NJ & NY  
† Licensed in NY & CT  
^ Licensed in NY  
‡ Managing Attorney for NJ  
+ Managing Attorney for NY

April 20, 2006

Sheriff's Office  
Columbia County Courthouse  
Main Street  
P.O. Box 380  
Bloomsburg, PA 17815

Re: Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of  
Pennsylvania vs. Thomas E. Ruggles and Joann Ruggles  
Columbia County Court of Common Pleas Number 2006-CV-295-MF

Dear Sheriff:

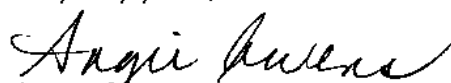
Enclosed please find two copies of Notice of Sheriff's Sale of Real Property relative to the above matter. I would appreciate your serving the Notice upon the Defendant(s):

Thomas E. Ruggles  
Joann Ruggles  
474 Klinger Hill Road  
Benton, PA 17814

After service has been effectuated, I would appreciate your forwarding to me the pertinent affidavit indicating the same.

Thank you for your cooperation in this matter.

Very truly yours,

  
Angie Owens, Paralegal to,  
TERRENCE J. McCABE, Esquire

TJM/ao  
Enclosures

**WRIT OF EXECUTION (MORTGAGE FORECLOSURE)**  
**P.R.C.P. 3180 TO 3183 and Rule 3257**

Beneficial Consumer Discount Company  
d/b/a Beneficial Mortgage Company of  
Pennsylvania  
V.  
Thomas E. Ruggles and Joann Ruggles

**IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, PENNSYLVANIA**

No. 65 Term 2006 E.D.

No. \_\_\_\_\_ Term \_\_\_\_\_ A.D.

No. 2006-CV-295-  
MFTerm \_\_\_\_\_ J.D.

**WRIT OF EXECUTION  
MORTGAGE FORECLOSURE**

**Commonwealth of Pennsylvania:**

**County of Columbia**

**TO THE SHERIFF OF** COLUMBIA **COUNTY PENNSYLVANIA**

To satisfy the judgement, interest and costs in the above matter you are directed to levy upon and sell the following described property (specifically described property below):

Being Known As: 474 Klinger Hill Road, Benton, PA 17814  
(See legal description attached)

Amount due	\$81,645.90
Interest from 04/10/2006 - (to date of sale, per diem \$13.42)	\$
Total	\$ Plus Costs as endorsed.

Dated: 4/24/2006  
(SEAL)

Thomas B. Kline  
Prothonotary, Common Pleas Court of  
Columbia County Penna.

**Proth. & Clk. Of Sev. Courts**  
**My Com. Ex. 1st Mon. Jan 2008**

Bv:

Deputy

## LEGAL DESCRIPTION

ALL THOSE two tracts of land situate in the Township of Sugarloaf, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

### TRACT NO. 1

BEGINNING at a stone adjoining land of John Kile, deceased; Thence along the public road North 55 degrees East 7.3 perches to a stone; Thence by land of C. M. Laubach South 3 degrees West 9.9 perches to a stone; Thence by land formerly of John Kile, 87 degrees 12 feet West 4.7 perches to a stone; Thence by land formerly of John W. Kile North 8 degrees West 6 perches to a stone, the place of BEGINNING. Containing 42 and ½ perches of land, be the same more or less.

### TRACT NO. 2

BOUNDED on the North by land of Edward L. Myers deceased, and Amanda Myers, his wife, deceased; on the South by land of Silas R. Fritz and Sarah P. Fritz; and being 120 feet and on the West by land of the said Silas R. Fritz and Sarah P. Fritz, and being 54 feet. It being a triangular piece of land and being part of the Silas Fritz farm. A dwelling house and additional improvements are erected thereon.

### DESCRIPTION II

ALL THAT CERTAIN parcel of land located in Sugarloaf Township, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at an iron stake located at the corner of the lot of Edward Myers; thence East 92 feet along the land of Edward Myers to an iron stake; thence along the land of Darold Myers and his wife Dawn Myers, 223 feet South twenty-six feet past an oak tree to an iron stake; thence 94 feet west along the fence of Silas and Sarah Fritz, to an iron post; thence 236 feet to the point of beginning.

### DESCRIPTION III.

ALL THAT CERTAIN piece or parcel of land situate in the Township of Sugarloaf, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point in the center of the public road from Laubach's store over Klinger Hill. This lot extends 90 feet South along the lands of Harry Kocher to a corner; Thence West of North along lands of Silas Fritz and Sarah Fritz, his wife, 132 feet to a point in the center of the above mentioned road; Thence East along the public road a distance of 136 feet to the place of BEGINNING.

BEING KNOWN AS: 474 Klinger Hill Road, Benton, PA 17814

REAL DEBT: \$81,645.90

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Thomas E. Ruggles and Joann Ruggles

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

**McCABE, WEISBERG AND CONWAY, P.C.**

**BY: TERRENCE J. McCABE, ESQUIRE**

**Identification Number 16496**

**123 South Broad Street, Suite 2080**

**Philadelphia, PA 19109**

**(215) 790-1010**

**Attorney for Plaintiff**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Thomas E. Ruggles and Joann Ruggles	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-295-MF
---	---

**AFFIDAVIT PURSUANT TO RULE 3129**

I, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 474 Klinger Hill Road, Benton, PA 17814 a copy of the description of said property is attached hereto and marked Exhibit "A."

1. Name and address of Owner(s) or Reputed Owner(s):

Thomas E. Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

Joann Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

2. Name and address of Defendant(s) in the judgment:

Thomas E. Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

Joann Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

None Known

4. Name and address of the last recorded holder of every mortgage of record:

Beneficial Consumer Discount Company  
d/b/a Beneficial Mortgage Company of Pennsylvania  
961 Weigel Drive,  
Elmhurst, IL 60126

Citifinancial, Inc.,  
1115 Old Berwick Road,  
Bloomsburg, PA 17815

5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:

Name	Address
Commonwealth of PA Department of Revenue	Bureau of Compliance Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales

6. Name and address of every other person of whom the Plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Address
Tenant(s)/Occupant(s)	474 Klinger Hill Road, Benton, PA 17814
Domestic Relations	Columbia County 700 Sawmill Road Bloomsburg, PA 17815
Commonwealth of Pennsylvania,	Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.

Internal Revenue Service  
Federated Investors Tower

13th Floor, Suite 1300  
1001 Liberty Avenue  
Pittsburgh, PA 15222

United States of America  
c/o U.S. Attorney's for the  
Middle District of PA

235 North Washington Street  
Scranton, PA 18503

Commonwealth of PA  
Inheritance Tax Office

1400 Spring Garden Street  
Philadelphia, PA 19130

Commonwealth of PA  
Bureau of Individual Tax  
Inheritance Tax Division

6th flr., Strawberry Square  
Dept. # 280601  
Harrisburg, PA 17128

Department of Public Welfare  
TPL Casualty Unit Estate  
Recovery Program

P.O. Box 8486  
Willow Oak Bldg.,  
Harrisburg, PA 17105

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

April 20, 2006

\_\_\_\_\_  
DATE

*J. McCabe*

\_\_\_\_\_  
TERRENCE J. McCABE, ESQUIRE  
Attorney for Plaintiff

## LEGAL DESCRIPTION

ALL THOSE two tracts of land situate in the Township of Sugarloaf, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

### TRACT NO. 1

BEGINNING at a stone adjoining land of John Kile, deceased; Thence along the public road North 55 degrees East 7.3 perches to a stone; Thence by land of C. M. Laubach South 3 degrees West 9.9 perches to a stone; Thence by land formerly of John Kile, 87 degrees 12 feet West 4.7 perches to a stone; Thence by land formerly of John W. Kile North 8 degrees West 6 perches to a stone, the place of BEGINNING. Containing 42 and 1/2 perches of land, be the same more or less.

### TRACT NO. 2

BOUNDED on the North by land of Edward L. Myers deceased, and Amanda Myers, his wife, deceased; on the South by land of Silas R. Fritz and Sarah P. Fritz; and being 120 feet and on the West by land of the said Silas R. Fritz and Sarah P. Fritz, and being 54 feet. It being a triangular piece of land and being part of the Silas Fritz farm. A dwelling house and additional improvements are erected thereon.

### DESCRIPTION II

ALL THAT CERTAIN parcel of land located in Sugarloaf Township, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at an iron stake located at the corner of the lot of Edward Myers; thence East 92 feet along the land of Edward Myers to an iron stake; thence along the land of Darold Myers and his wife Dawn Myers, 223 feet South twenty-six feet past an oak tree to an iron stake; thence 94 feet west along the fence of Silas and Sarah Fritz, to an iron post; thence 236 feet to the point of beginning.

### DESCRIPTION III.

ALL THAT CERTAIN piece or parcel of land situate in the Township of Sugarloaf, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point in the center of the public road from Laubach's store over Klinger Hill. This lot extends 90 feet South along the lands of Harry Kocher to a corner; Thence West of North along lands of Silas Fritz and Sarah Fritz, his wife, 132 feet to a point in the center of the above mentioned road; Thence East along the public road a distance of 136 feet to the place of BEGINNING.

BEING KNOWN AS: 474 Klinger Hill Road, Benton, PA 17814

REAL DEBT: \$81,645.90

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Thomas E. Ruggles and Joann Ruggles

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

**Exhibit A**

**McCABE, WEISBERG AND CONWAY, P.C.**  
**BY: TERRENCE J. McCABE, ESQUIRE**  
**Identification Number 16496**  
**123 South Broad Street, Suite 2080**  
**Philadelphia, PA 19109**  
**(215) 790-1010**

**Attorney for Plaintiff**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Thomas E. Ruggles and Joann Ruggles	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-295-MF
---	---

**AFFIDAVIT PURSUANT TO RULE 3129**

I, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 474 Klinger Hill Road, Benton, PA 17814 a copy of the description of said property is attached hereto and marked Exhibit "A."

1. Name and address of Owner(s) or Reputed Owner(s):

Thomas E. Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

Joann Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

2. Name and address of Defendant(s) in the judgment:

Thomas E. Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

Joann Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814



3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

None Known

4. Name and address of the last recorded holder of every mortgage of record:

Beneficial Consumer Discount Company  
d/b/a Beneficial Mortgage Company of Pennsylvania  
961 Weigel Drive,  
Einhurst, IL 60126

Citifinancial, Inc.,  
1115 Old Berwick Road,  
Bloomsburg, PA 17815

5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:

Name	Address
Commonwealth of PA Department of Revenue	Bureau of Compliance Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales

6. Name and address of every other person of whom the Plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Address
Tenant(s)/Occupant(s)	474 Klinger Hill Road, Benton, PA 17814
Domestic Relations	Columbia County 700 Sawmill Road Bloomsburg, PA 17815
Commonwealth of Pennsylvania,	Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.

Internal Revenue Service  
Federated Investors Tower

13th Floor, Suite 1300  
1001 Liberty Avenue  
Pittsburgh, PA 15222

United States of America  
c/o U.S. Attorney's for the  
Middle District of PA

235 North Washington Street  
Scranton, PA 18503

Commonwealth of PA  
Inheritance Tax Office

1400 Spring Garden Street  
Philadelphia, PA 19130

Commonwealth of PA  
Bureau of Individual Tax  
Inheritance Tax Division

6th flr., Strawberry Square  
Dept. # 280601  
Harrisburg, PA 17128

Department of Public Welfare  
TPL Casualty Unit Estate  
Recovery Program

P.O. Box 8486  
Willow Oak Bldg.,  
Harrisburg, PA 17105

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

April 20, 2006

\_\_\_\_\_  
DATE

*T. McCabe*

\_\_\_\_\_  
TERRENCE J. McCABE, ESQUIRE  
Attorney for Plaintiff

## LEGAL DESCRIPTION

ALL THOSE two tracts of land situate in the Township of Sugarloaf, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

### TRACT NO. 1

BEGINNING at a stone adjoining land of John Kile, deceased; Thence along the public road North 55 degrees East 7.3 perches to a stone; Thence by land of C. M. Laubach South 3 degrees West 9.9 perches to a stone; Thence by land formerly of John Kile, 87 degrees 12 feet West 4.7 perches to a stone; Thence by land formerly of John W. Kile North 8 degrees West 6 perches to a stone, the place of BEGINNING. Containing 42 and ½ perches of land, be the same more or less.

### TRACT NO. 2

BOUNDED on the North by land of Edward L. Myers deceased, and Amanda Myers, his wife, deceased; on the South by land of Silas R. Fritz and Sarah P. Fritz; and being 120 feet and on the West by land of the said Silas R. Fritz and Sarah P. Fritz, and being 54 feet. It being a triangular piece of land and being part of the Silas Fritz farm. A dwelling house and additional improvements are erected thereon.

### DESCRIPTION II

ALL THAT CERTAIN parcel of land located in Sugarloaf Township, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at an iron stake located at the corner of the lot of Edward Myers; thence East 92 feet along the land of Edward Myers to an iron stake; thence along the land of Darold Myers and his wife Dawn Myers, 223 feet South twenty-six feet past an oak tree to an iron stake; thence 94 feet west along the fence of Silas and Sarah Fritz, to an iron post; thence 236 feet to the point of beginning.

### DESCRIPTION III.

ALL THAT CERTAIN piece or parcel of land situate in the Township of Sugarloaf, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point in the center of the public road from Laubach's store over Klinger Hill. This lot extends 90 feet South along the lands of Harry Kocher to a corner; Thence West of North along lands of Silas Fritz and Sarah Fritz, his wife, 132 feet to a point in the center of the above mentioned road; Thence East along the public road a distance of 136 feet to the place of BEGINNING.

BEING KNOWN AS: 474 Klinger Hill Road, Benton, PA 17814

REAL DEBT: \$81,645.90

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Thomas E. Ruggles and Joann Ruggles

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

**Exhibit A**

**McCABE, WEISBERG AND CONWAY, P.C.**

**BY: TERRENCE J. McCABE, ESQUIRE**

**Attorney for Plaintiff**

**Identification Number 16496**

**123 South Broad Street, Suite 2080**

**Philadelphia, PA 19109**

**(215) 790-1010**

Beneficial Consumer Discount  
Company d/b/a Beneficial Mortgage  
Company of Pennsylvania  
V.  
Thomas E. Ruggles and Joann Ruggles

COLUMBIA COUNTY  
COURT OF COMMON PLEAS  
  
NUMBER 2006-CV-295-MF

**AFFIDAVIT OF DEFENDANTS' WHEREABOUTS**

I, Terrence J. McCabe, Esquire, attorney for the Plaintiff in the within matter,  
being duly sworn according to law, hereby depose and say that the last-known  
address of the Defendant(s) are as follows:

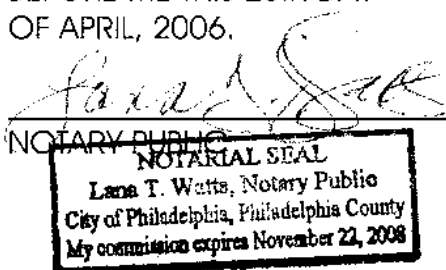
Thomas E. Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

Joann Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

*T. McCabe*

TERRENCE J. McCABE, ESQUIRE  
Attorney for Plaintiff

SWORN TO AND SUBSCRIBED  
BEFORE ME THIS 20th DAY  
OF APRIL, 2006.



**McCABE, WEISBERG AND CONWAY, P.C.**  
**BY: TERRENCE J. McCABE, ESQUIRE**  
**Identification Number 16496**  
**123 South Broad Street, Suite 2080**  
**Philadelphia, PA 19109**  
**(215) 790-1010**

**Attorney for Plaintiff**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Thomas E. Ruggles and Joann Ruggles	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-295-MF
---	---

**AFFIDAVIT OF DEFENDANTS' WHEREABOUTS**

I, Terrence J. McCabe, Esquire, attorney for the Plaintiff in the within matter,  
being duly sworn according to law, hereby depose and say that the last-known  
address of the Defendant(s) are as follows:

Thomas E. Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

Joann Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

*T. McCabe*

TERRENCE J. McCABE, ESQUIRE  
Attorney for Plaintiff

SWORN TO AND SUBSCRIBED  
BEFORE ME THIS 20th DAY  
OF APRIL, 2006.

*Lana T. Watts*  
NOTARY PUBLIC

NOTARIAL SEAL  
Lana T. Watts, Notary Public  
City of Philadelphia, Philadelphia County  
My commission expires November 22, 2008

**McCABE, WEISBERG AND CONWAY, P.C.**

**BY: TERRENCE J. McCABE, ESQUIRE**

**Attorney for Plaintiff**

**Identification Number 16496**

**123 South Broad Street, Suite 2080**

**Philadelphia, PA 19109**

**(215) 790-1010**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Thomas E. Ruggles and Joann Ruggles	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-295-MF
---	---

TO: Sheriff of Columbia County  
Courthouse, Main Street  
P.O. Box 380  
Bloomsburg, PA 17815

SIR OR MADAM:

There will be placed in your hands for service a Writ (Order) of Execution in the above-captioned matter.

**INSTRUCTIONS**

You are hereby directed to post, levy upon, and sell the property described as follows:

474 Klinger Hill Road, Benton, PA 17814  
(more fully described as attached)

The parties to be served and their proper addresses are as follows:

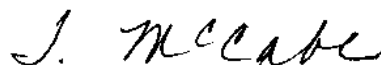
Thomas E. Ruggles  
Joann Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

**WAIVER OF WATCHMAN**

Any deputy sheriff levying upon or attaching any property under within Writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of such levy or attachment, without liability on the part of such deputy or the Sheriff to any Plaintiff herein for any loss, destruction, or removal of any such property before sheriff's sale thereof.

April 20, 2006

DATE



TERRENCE J. McCABE, ESQUIRE

**McCABE, WEISBERG AND CONWAY, P.C.**  
**BY: TERRENCE J. McCABE, ESQUIRE**  
**Identification Number 16496**  
**123 South Broad Street, Suite 2080**  
**Philadelphia, PA 19109**  
**(215) 790-1010**

**Attorney for Plaintiff**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Thomas E. Ruggles and Joann Ruggles	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-295-MF
---	---

TO: Sheriff of Columbia County  
Courthouse, Main Street  
P.O. Box 380  
Bloomsburg, PA 17815

SIR OR MADAM:

There will be placed in your hands for service a Writ (Order) of Execution in the above-captioned matter.

**INSTRUCTIONS**

You are hereby directed to post, levy upon, and sell the property described as follows:

474 Klinger Hill Road, Benton, PA 17814  
(more fully described as attached)

The parties to be served and their proper addresses are as follows:

Thomas E. Ruggles  
Joann Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

**WAIVER OF WATCHMAN**

Any deputy sheriff levying upon or attaching any property under within Writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of such levy or attachment, without liability on the part of such deputy or the Sheriff to any Plaintiff herein for any loss, destruction, or removal of any such property before sheriff's sale thereof.

April 20, 2006

DATE

  
TERRENCE J. McCABE, ESQUIRE

## LEGAL DESCRIPTION

ALL THOSE two tracts of land situate in the Township of Sugarloaf, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

### TRACT NO. 1

BEGINNING at a stone adjoining land of John Kile, deceased; Thence along the public road North 55 degrees East 7.3 perches to a stone; Thence by land of C. M. Laubach South 3 degrees West 9.9 perches to a stone; Thence by land formerly of John Kile, 87 degrees 12 feet West 4.7 perches to a stone; Thence by land formerly of John W. Kile North 8 degrees West 6 perches to a stone, the place of BEGINNING. Containing 42 and ½ perches of land, be the same more or less.

### TRACT NO. 2

BOUNDED on the North by land of Edward L. Myers deceased, and Amanda Myers, his wife, deceased; on the South by land of Silas R. Fritz and Sarah P. Fritz; and being 120 feet and on the West by land of the said Silas R. Fritz and Sarah P. Fritz, and being 54 feet. It being a triangular piece of land and being part of the Silas Fritz farm. A dwelling house and additional improvements are erected thereon.

### DESCRIPTION II

ALL THAT CERTAIN parcel of land located in Sugarloaf Township, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at an iron stake located at the corner of the lot of Edward Myers; thence East 92 feet along the land of Edward Myers to an iron stake; thence along the land of Darold Myers and his wife Dawn Myers, 223 feet South twenty-six feet past an oak tree to an iron stake; thence 94 feet west along the fence of Silas and Sarah Fritz, to an iron post; thence 236 feet to the point of beginning.

### DESCRIPTION III.

ALL THAT CERTAIN piece or parcel of land situate in the Township of Sugarloaf, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point in the center of the public road from Laubach's store over Klinger Hill. This lot extends 90 feet South along the lands of Harry Kocher to a corner; Thence West of North along lands of Silas Fritz and Sarah Fritz, his wife, 132 feet to a point in the center of the above mentioned road; Thence East along the public road a distance of 136 feet to the place of BEGINNING.

BEING KNOWN AS: 474 Klinger Hill Road, Benton, PA 17814

REAL DEBT: \$81,645.90

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Thomas E. Ruggles and Joann Ruggles

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010



## LEGAL DESCRIPTION

ALL THOSE two tracts of land situate in the Township of Sugarloaf, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

### TRACT NO. 1

BEGINNING at a stone adjoining land of John Kile, deceased; Thence along the public road North 55 degrees East 7.3 perches to a stone; Thence by land of C. M. Laubach South 3 degrees West 9.9 perches to a stone; Thence by land formerly of John Kile, 87 degrees 12 feet West 4.7 perches to a stone; Thence by land formerly of John W. Kile North 8 degrees West 6 perches to a stone, the place of BEGINNING. Containing 42 and 1/2 perches of land, be the same more or less.

### TRACT NO. 2

BOUNDED on the North by land of Edward L. Myers deceased, and Amanda Myers, his wife, deceased; on the South by land of Silas R. Fritz and Sarah P. Fritz; and being 120 feet and on the West by land of the said Silas R. Fritz and Sarah P. Fritz, and being 54 feet. It being a triangular piece of land and being part of the Silas Fritz farm. A dwelling house and additional improvements are erected thereon.

### DESCRIPTION II

ALL THAT CERTAIN parcel of land located in Sugarloaf Township, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at an iron stake located at the corner of the lot of Edward Myers; thence East 92 feet along the land of Edward Myers to an iron stake; thence along the land of Darold Myers and his wife Dawn Myers, 223 feet South twenty-six feet past an oak tree to an iron stake; thence 94 feet west along the fence of Silas and Sarah Fritz, to an iron post; thence 236 feet to the point of beginning.

### DESCRIPTION III.

ALL THAT CERTAIN piece or parcel of land situate in the Township of Sugarloaf, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point in the center of the public road from Laubach's store over Klinger Hill. This lot extends 90 feet South along the lands of Harry Kocher to a corner; Thence West of North along lands of Silas Fritz and Sarah Fritz, his wife, 132 feet to a point in the center of the above mentioned road; Thence East along the public road a distance of 136 feet to the place of BEGINNING.

BEING KNOWN AS: 474 Klinger Hill Road, Benton, PA 17814

REAL DEBT: \$81,645.90

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Thomas E. Ruggles and Joann Ruggles

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

## LEGAL DESCRIPTION

ALL THOSE two tracts of land situate in the Township of Sugarloaf, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

### TRACT NO. 1

BEGINNING at a stone adjoining land of John Kile, deceased; Thence along the public road North 55 degrees East 7.3 perches to a stone; Thence by land of C. M. Laubach South 3 degrees West 9.9 perches to a stone; Thence by land formerly of John Kile, 87 degrees 12 feet West 4.7 perches to a stone; Thence by land formerly of John W. Kile North 8 degrees West 6 perches to a stone, the place of BEGINNING. Containing 42 and ½ perches of land, be the same more or less.

### TRACT NO. 2

BOUNDED on the North by land of Edward L. Myers deceased, and Amanda Myers, his wife, deceased; on the South by land of Silas R. Fritz and Sarah P. Fritz; and being 120 feet and on the West by land of the said Silas R. Fritz and Sarah P. Fritz, and being 54 feet. It being a triangular piece of land and being part of the Silas Fritz farm. A dwelling house and additional improvements are erected thereon.

### DESCRIPTION II

ALL THAT CERTAIN parcel of land located in Sugarloaf Township, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at an iron stake located at the corner of the lot of Edward Myers; thence East 92 feet along the land of Edward Myers to an iron stake; thence along the land of Darold Myers and his wife Dawn Myers, 223 feet South twenty-six feet past an oak tree to an iron stake; thence 94 feet west along the fence of Silas and Sarah Fritz, to an iron post; thence 236 feet to the point of beginning.

### DESCRIPTION III.

ALL THAT CERTAIN piece or parcel of land situate in the Township of Sugarloaf, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point in the center of the public road from Laubach's store over Klinger Hill. This lot extends 90 feet South along the lands of Harry Kocher to a corner; Thence West of North along lands of Silas Fritz and Sarah Fritz, his wife, 132 feet to a point in the center of the above mentioned road; Thence East along the public road a distance of 136 feet to the place of BEGINNING.

BEING KNOWN AS: 474 Klinger Hill Road, Benton, PA 17814

REAL DEBT: \$81,645.90

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Thomas E. Ruggles and Joann Ruggles

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

## LEGAL DESCRIPTION

ALL THOSE two tracts of land situate in the Township of Sugarloaf, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

### TRACT NO. 1

BEGINNING at a stone adjoining land of John Kile, deceased; Thence along the public road North 55 degrees East 7.3 perches to a stone; Thence by land of C. M. Laubach South 3 degrees West 9.9 perches to a stone; Thence by land formerly of John Kile, 87 degrees 12 feet West 4.7 perches to a stone; Thence by land formerly of John W. Kile North 8 degrees West 6 perches to a stone, the place of BEGINNING. Containing 42 and ½ perches of land, be the same more or less.

### TRACT NO. 2

BOUNDED on the North by land of Edward L. Myers deceased, and Amanda Myers, his wife, deceased; on the South by land of Silas R. Fritz and Sarah P. Fritz; and being 120 feet and on the West by land of the said Silas R. Fritz and Sarah P. Fritz, and being 54 feet. It being a triangular piece of land and being part of the Silas Fritz farm. A dwelling house and additional improvements are erected thereon.

### DESCRIPTION II

ALL THAT CERTAIN parcel of land located in Sugarloaf Township, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at an iron stake located at the corner of the lot of Edward Myers; thence East 92 feet along the land of Edward Myers to an iron stake; thence along the land of Darold Myers and his wife Dawn Myers, 223 feet South twenty-six feet past an oak tree to an iron stake; thence 94 feet west along the fence of Silas and Sarah Fritz, to an iron post; thence 236 feet to the point of beginning.

### DESCRIPTION III.

ALL THAT CERTAIN piece or parcel of land situate in the Township of Sugarloaf, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point in the center of the public road from Laubach's store over Klinger Hill. This lot extends 90 feet South along the lands of Harry Kocher to a corner; Thence West of North along lands of Silas Fritz and Sarah Fritz, his wife, 132 feet to a point in the center of the above mentioned road; Thence East along the public road a distance of 136 feet to the place of BEGINNING.

BEING KNOWN AS: 474 Klinger Hill Road, Benton, PA 17814

REAL DEBT: \$81,645.90

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Thomas E. Ruggles and Joann Ruggles

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

**McCABE, WEISBERG AND CONWAY, P.C.**  
**BY: TERRENCE J. McCABE, ESQUIRE**  
**Identification Number 16496**  
**123 South Broad Street, Suite 2080**  
**Philadelphia, PA 19109**  
**(215) 790-1010**

**Attorney for Plaintiff**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Thomas E. Ruggles and Joann Ruggles	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-295-MF
---	---

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Thomas E. Ruggles  
Joann Ruggles  
474 Klinger Hill Road,  
Benton, PA 17814

Your house (real estate) at 474 Klinger Hill Road, Benton, PA 17814, (more fully described as attached) **is scheduled to be sold at the Columbia County Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_.m.** in the Sheriff's Office of the Columbia County Courthouse, Main Street, Bloomsburg, Pennsylvania 17815, to enforce the court judgment of \$81,645.90 obtained by Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania against you.

**NOTICE OF OWNER'S RIGHTS**  
**YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale you must take immediate action:

1. The sale will be canceled if you pay to Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania the back payments, late charges, costs, and reasonable attorney's fees due. To find out how much you must pay, you may call Terrence J. McCabe, Esquire at (215) 790-1010.

2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See the following notice on how to obtain an attorney.)

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY**  
**AND YOU HAVE OTHER RIGHTS**  
**EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling Terrence J. McCabe, Esquire at (215) 790-1010.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due on the sale. To find out if this has happened, you may call Terrence J. McCabe, Esquire at (215) 790-1010.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your real estate. A schedule of distribution of the money bid for your real estate will be filed by the Sheriff within (30) days of the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed schedule of distribution is wrong) are filed with the Sheriff within ten (10) days after the posting of the schedule of distribution.
7. You may also have other rights and defenses, or ways of getting your real estate back, if you act immediately after the sale.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.**

**IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.**

SUSQUEHANNA LEGAL SERVICES  
168 EAST 5TH STREET  
BLOOMSBURG, PA 17815  
(570) 784-8760

PA LAWYER REFERRAL SERVICE  
PA BAR ASSOCIATION  
P.O. BOX 186  
HARRISBURG, PA 17108  
(800) 692-7375

## LEGAL DESCRIPTION

ALL THOSE two tracts of land situate in the Township of Sugarloaf, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

### TRACT NO. 1

BEGINNING at a stone adjoining land of John Kile, deceased; Thence along the public road North 55 degrees East 7.3 perches to a stone; Thence by land of C. M. Laubach South 3 degrees West 9.9 perches to a stone; Thence by land formerly of John Kile, 87 degrees 12 feet West 4.7 perches to a stone; Thence by land formerly of John W. Kile North 8 degrees West 6 perches to a stone, the place of BEGINNING. Containing 42 and ½ perches of land, be the same more or less.

### TRACT NO. 2

BOUNDED on the North by land of Edward L. Myers deceased, and Amanda Myers, his wife, deceased; on the South by land of Silas R. Fritz and Sarah P. Fritz; and being 120 feet and on the West by land of the said Silas R. Fritz and Sarah P. Fritz, and being 54 feet. It being a triangular piece of land and being part of the Silas Fritz farm. A dwelling house and additional improvements are erected thereon.

### DESCRIPTION II

ALL THAT CERTAIN parcel of land located in Sugarloaf Township, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at an iron stake located at the corner of the lot of Edward Myers; thence East 92 feet along the land of Edward Myers to an iron stake; thence along the land of Darold Myers and his wife Dawn Myers, 223 feet South twenty-six feet past an oak tree to an iron stake; thence 94 feet west along the fence of Silas and Sarah Fritz, to an iron post; thence 236 feet to the point of beginning.

### DESCRIPTION III.

ALL THAT CERTAIN piece or parcel of land situate in the Township of Sugarloaf, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point in the center of the public road from Laubach's store over Klinger Hill. This lot extends 90 feet South along the lands of Harry Kocher to a corner; Thence West of North along lands of Silas Fritz and Sarah Fritz, his wife, 132 feet to a point in the center of the above mentioned road; Thence East along the public road a distance of 136 feet to the place of BEGINNING.

BEING KNOWN AS: 474 Klinger Hill Road, Benton, PA 17814

REAL DEBT: \$81,645.90

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Thomas E. Ruggles and Joann Ruggles

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

29518

MCCABE, WEISBERG & CONWAY, P.C.

ATTORNEYS AT LAW

FIRST UNION BUILDING

123 S. BROAD STREET, SUITE 2080

PHILADELPHIA, PA 19109



WACHOVIA

NUMBER

3-50/310

PAY: Two Thousand

\*\*\*\*\*00/100

AMOUNT

DATE Apr 6/2006 \$2,000.00

ESCROW TRUST  
VOID AFTER 90 DAYS

TO THE Sheriff of Columbia County

ORDER

OF

Sheriff's deposit for listing property

*Thomas M. Cila*  
THOMAS M. CILA  
SECURED BY MICROPRINT

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK - TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT

⑈029518⑈ ⑈031000503⑈ 200001243002⑈

Security Features Included

Details on Back